(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No decision has been taken with respect to disinvestment in Shipping Corporation of India Limited.

(b) Does not arise.

(c) and (d) No disinvestment has been made in any other profit-earning central public sector undertaking during financial year 2005-06 till date.

Rural credit by Banks

2194. SHRI R.K. ANAND: Will the Minister of FINANCE be pleased to state:

(a) whether the present banking infrastructure provides only Rs. 2000 crore credit to rural areas, while the actual requirement is Rs. 45000 crore;

(b) if so, the reasons therefore; and

(c) what banking reforms are needed to meet the credit requirement of rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Total number of rural and semi urban branches of scheduled commercial banks in India have increased from only 4,780 in 1969 to 47,491 in June, 2005. The gross outstanding advances of rural and semi-urban branches has increased from Rs. 461 crore in June, 1969 to Rs. 2,43,875 crore in June, 2005. The amount of credit disbursed by the banking system in the country to agriculture, during the last three years is furnished below:—

Year	Credit Flow (Rs. Crore)
2002-03	69,560
2003-04	86,981
2004-05	1,15,242

The Government announced in June 2004 its intention to double the flow of credit to agriculture in three years. The actual credit flow in 2004-05 to agriculture increased by 32% over the credit flow in 2003-04, as against a target of 30%. In the current financial year, the flow of credit to agriculture till September, 2005 has been Rs. 83,502 crore.

Permission to open Foreign Branches by PNB

†2195. SHRIMATI MAYA SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Punjab National Bank has sought the permission of Government to open more branches in foreign countries;

(b) if so, the details thereof; and

(c) the names of the countries where these branches are proposed to be set-up?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) Reserve Bank of India has recommended the applications received from Punjab National Bank for opening a Branch in Hong Kong, an Offshore Banking Unit in Singapore, a fully owned subsidary in Vancouver, Canada and a subsidary in London (UK).

Families benefited under Health Insurance Scheme

†2196. SHRIMATI SUSHMA SWARAJ: Will the Minister of FINANCE be pleased to state:

(a) total number of families benefited so far, under Health Insurance Scheme;

(b) whether the present scheme is proving to be more popular as compared to the Universal Health insurance Scheme announced by previous Government; and

(c) if so, in what manner?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The total number of families benefited under the Universal Health Insurance Scheme so far is as under:—

† Original notice of the question was received in Hindi.